

METHOD AND SYSTEM FOR DATA REPOSITORY

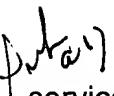
Technical Field

5 The present invention relates generally to a service provided to a seller in order to sell a data item electronically to a buyer for a fee and, more particularly, to a data repository system to allow the seller to store the data item therein and the buyer to directly download the data item therefrom.

Background of the Invention

10 It is well-known that a data item such as a song, a piece of music, a document, a legal form, a book, a research report or a picture can be purchased through the Internet. Currently, there are two widely used methods for making such a transaction electronically.

15 One current method is for the seller to send the data item directly to the buyer via e-mail, wherein the price for buying the data item is negotiated between the two parties and the money is sent to the seller according to a paying method agreed upon. The major shortcoming of this method is that the seller must know the buyer or have faith in the buyer, hoping that the buyer will eventually pay for the data item. Furthermore, when the data item is sold to a large number of buyers, the seller must set up a system to keep track of which buyers have paid and which buyers have not yet paid. Many sellers may not have the temperament, the knowledge or the time to tend to the administrative aspect of doing business.

20  The other current method is for the seller to upload the data item to an Internet service provider or a Web site operator. The Internet service provider/Web site

operator will then notify the buyer via e-mail with a unique universal resource locator (URL) so as to allow the buyer to download the data item through the URL. Musical works have been known to be purchased in this fashion wherein a buyer can download a song in an MP3 file to the buyer's computer. With this method, however, the buyer must provide a credit card number in order to be charged for downloading the data item. This is not advantageous to the Internet service provider/Web site operator who provides the transaction service because credit card and bank fees are typically larger with high volume, low amount transactions.

It is advantageous and desirable to provide a method and system for providing a service to a seller who wishes to sell one or more data items electronically to one or more buyers without the above-described shortcomings.

Summary of the Invention

The first aspect of the present invention is to provide a data repository system wherein a seller can electronically store a data item that the seller wishes to sell for a fee. The data repository system includes: a data storage, a monetary storage and an information storage, wherein the data storage is used for storing the data item so as to allow a buyer to download the data item directly therefrom; the information storage is used for the seller to post the fee for the buyer to pay for downloading the data item; and the monetary storage is used for the buyer to deposit a fund prior to downloading the data item, wherein a monetary sum is deducted from the deposited fund in order to pay for downloading the data item and the monetary sum is credited to the seller.

Preferably, the monetary storage includes an account for the seller so that the monetary sum credited to the seller can be stored in the seller's account.

Preferably, a user fee for using the data repository system is deducted from the seller's account.

5 Preferably, a commission fee for selling the data item is deducted from the seller's account.

10 Preferably, the seller provides an identification code to be stored in the information storage so as to allow the seller to access the seller's account and/or to modify the data item stored in the data storage.

15 Preferably, the buyer provides an identification code to be stored in the information storage so as to allow the buyer to use the deposited fund for downloading one or more data items if desired.

20 Preferably, an administrative unit is connected to the data repository system to monitor the transaction and notify a user of problems related to the use of the data repository system.

25 It is possible that the fee for downloading the data item has a range specified by the seller and defined by a maximum amount and a minimum amount wherein the maximum amount is the fee posted by the seller and a minimum amount is what the seller is willing to collect from the buyer for downloading the data item.

It is possible that the monetary sum for downloading the data item is negotiable.

It is possible that the monetary sum is proposed by the buyer and the buyer is

allowed to download the data item if the proposed monetary sum is greater or equal to the minimum amount as specified by the seller, and preferably, a software program is used to automatically check the proposed monetary sum against the minimum amount.

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The second aspect of the present invention is to provide a method of providing a service from a service provider so as to allow a seller to store in a data repository a data item that the seller wishes to sell for a fee, and allow a buyer to download the data item through a telecommunication network after paying a monetary sum. The method includes the steps of: storing the data item in the data repository; the buyer depositing a fund in the data repository; deducting a monetary sum from the fund deposited by the buyer; sending an electronic file containing the data item to the buyer; and crediting the monetary sum to the seller.

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Preferably, the method further includes the steps of posting the fee by the seller and offering a price by the buyer.

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Preferably, the data item is encrypted prior to being electronically conveyed to the buyer so as to prevent an unauthorized person from obtaining the downloaded data item by interception.

Preferably, the method further includes the step of providing a digital signature to the buyer so as to allow the buyer to verify the authenticity of the downloaded data item through a Certification Authority.

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Preferably, a user fee is deducted from the monetary sum credited to the seller.

It is possible that the user fee includes an amount for using the data repository service.

It is possible that the user fee includes a commission for selling the data item.

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It is possible that the method further includes the step of providing an excerpt of the data item so to allow the buyer to review the data item without the possibility of substantially downloading the data item without paying.

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The present invention will become apparent upon reading the description taken in conjunction with Figures 1 to 7.

Brief Description of the Drawings

Figure 1 is a block diagram showing the components of the data repository system, according to the present invention.

Figure 2 is a block diagram showing the components of an information storage within the data repository system.

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Figure 3 is a block diagram showing the contents in a data storage within the data repository system.

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Figure 4 is a block diagram showing the contents in an electronic vault within the data repository system.

Figure 5 is a block diagram showing the input/output components which are used by a user to communicate with the data repository.

Figure 6 is a block diagram showing the components in the software program within the data repository system.

5 Figure 7 is a flow chart illustrating the steps in making an electronic transaction regarding downloading a data item from the data repository for a fee.

Detailed Description

10 As shown in **Figure 1**, the data repository system **100** includes a plurality of data banks **(21-26)**, a plurality of information banks **(31-36)**, a plurality of electronic vaults **(41-46)**, and a software program **50**. The data repository system **100** allows access by a plurality of users **(11-16)**. Also shown in Figure 1 is an administrative unit **10** that manages the data repository system **100**. It is understood that the data bank **21**, the information bank **31** and the vault **41** are associated with the user **11**, for example. The data bank can be used by the user **11** to store one or more data items that the user **11** wishes to sell electronically for a fee. However, the data bank **21** can also be used for the user **11** to download a data item from other data banks **(22-26)** if the user **11** pays a fee for downloading the data item. Thus, any user can be a seller or a buyer or both. Accordingly, the vault **41** can be used for storing proceeds from selling a data item that are credited to the seller, but it can also be used for depositing a fund so as to allow a buyer to use part or all of the fund to pay for downloading one or more data items.

25 Preferably, the data repository system **100** is connected to a telecommunication network **120**, such as the Internet, so as to allow the users **(11-16)** to access the data repository system **100** through the telecommunication network **120**. Preferably, a Certification Authority **140** is also connected through the

telecommunication network **120** so as to allow the buyer to verify the authenticity of the downloaded data items. Preferably, the Certification Authority **140** is provided by a third party who is independent of the users (11-16) and the data repository system **100**.

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Preferably, the software program **50** has an encryption function to encrypt a data item prior to said data item being conveyed to the buyer through the telecommunication network **120**. The encryption is used to prevent the conveyed data item being intercepted by an unauthorized person who may use the data item without paying a fee to the seller.

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In order for a buyer to download a data item, the buyer must deposit a fund which must be sufficient to pay for downloading the data item. The fund can be a monetary sum deposited to a bank designated by the service provider of the data repository, or a bank account provided by the buyer where money can be withdrawn for paying the data item. The fund can also be in the form of a debit card, a smartcard or a stored-value card.

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JW/aj7 Figure 2 is the components in an information bank (31-36). As shown, the information bank (31-36) may include a price information storage area **310**, an identification code storage area **312**, a transaction record **316**, and a user information storage area **318**. The price information storage area **310** can be used for a seller to post a fee for selling a data item, or for a buyer to make an offer for downloading the data item. It is possible that the fee stored in the price information storage area **310** has a range specified by the seller and defined by a maximum amount and a minimum amount wherein the maximum amount is an asking price that the seller posts for selling the data item and a minimum amount is what the seller is willing to accept for selling the data item. When a buyer makes an offer, the offered price is

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automatically checked against the seller-specified minimum amount by the software program 60. If the offered price by the buyer is equal to or greater than the minimum amount, then the buyer is allowed to download the data item after a monetary sum equal to the offered price is deducted from the fund stored in the buyer's vault (41-
~~-46).~~

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The transaction record 316 may contain the number of transactions regarding the selling of one or more data items electronically and each transaction may have a different fee.

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The user information storage area 318 may contain the name, address, phone number, fax number, and e-mail address of a user so that the user can be notified by the service provider of problems regarding the transaction or a change in the user fee, for example.

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The identification code storage area 312 is used to store a unique code, such as a password, provided by or assigned to a user in order for the user to access the data bank, the information bank or the vault associated with the user. For example, a seller may use his/her password to access the associated data bank to modify the data item, to access the transaction record to review the statistics, or to access the vault to check on the accumulated proceeds or to transfer the money out of the vault.

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Preferably, a digital signature of the seller is also stored in the identification code storage area 312 so that the digital signature can be provided to the buyer when the buyer downloads the data item. With the digital signature, the buyer can verify the authenticity of the downloaded data item. Similarly, a buyer may use his/her password to access the associated vault to check the balance.

Figure 3 shows an exemplary data bank. As shown, a data bank 21 may

include a plurality of data items **210-216** that a seller wants to sell through electronic transactions. It is possible that each data item **210-216** has an excerpt **211-217** so as to allow a buyer to review the data item without the possibility of downloading the data item in its entirety without paying the seller. For example, if a data item is a song or a piece of music, the excerpt can be a sample passage or clipping of one or two minutes long. The excerpt can be accessed anytime by a potential buyer, or it can be repeatedly or occasionally exposed on the Internet.

Figure 4 shows the components of an electronic vault. As shown, the vault **41** may contain a bank account **410**, a stored-value card number **412**, a smartcard number **414**, and a balance amount **416**. If the user **11** who is associated with the vault **41** is a buyer, then the bank account **410** identifies an account where money can be withdrawn to pay for the data item prior to the buyer being allowed to download the data item. Alternately, money can be withdrawn for the stored-value card **412**. It is also possible that the service provider of the data repository **100** designates a bank account for the buyer to deposit a fund which is sufficient to pay for the data item the buyer wishes to download. The balance amount **416** reflects the monetary amount currently left from the fund deposited by the buyer.

If the user **11** who is associated with the vault **41** is a seller, then the bank account **410** identifies an account where the proceeds may be transferred to in order to pay the seller. It is possible that the service provider of the data repository designates a bank account to the seller so that all the proceeds credited to the seller can be automatically transferred to that bank account. Preferably, a user fee is deducted from the proceeds to pay the service provider of the data repository system **100**.

Figure 5 shows the input/output devices for a user to access the

telecommunication network **120** in order to make a transaction. For example, the user **11** may use a personal computer **110** to upload or download a data item to or from the data repository system **100**, and a stored-value card reader **112** in order to withdraw money from the stored-value card **114** for a buyer to pay for downloading a data item or for a seller to store the money withdrawn from the vault **41**.

Figure 6 shows the components in the software program **50**. As shown, the software program **50** may include an encryption function **510**, a price/fee comparison program **512**, a transaction recording program **514**, a user notification program **516** and an excerpt uploading program **518**. The encryption function **510** is used for encrypting a data item **210-216** prior to sending the data item **210-216** through the telecommunication network **120**. The price/fee comparison program **512** is used to determine whether the price offered by a buyer falls within the fee range specified by the seller. The transaction recording program **514** is used to keep track of the selling and buying of various data items and summarized in the transaction record **316** of the information storage **31**, for example. The user notification program **516** can be used to notify a buyer if the price offered by the buyer is lower than the minimum amount specified by the seller. The excerpt uploading program **518** is used to provide a potential buyer a sample passage of the data item specified by the potential buyer.

Figure 7 shows the steps in making a transaction through a telecommunication network **120** regarding the selling of a data item electronically by a seller to a buyer for a fee. As shown, the seller stores in the data repository the data item that the seller wishes to sell at step **910**. The seller may provide to the data repository a fee range specified by the seller and defined by a maximum amount and a minimum amount, at step **912**. Alternatively, the seller may simply post a firm fee. At step **914**, the buyer deposits a fund into a vault **41-46** in the data repository

100. At step 916, the buyer makes an offer to pay for downloading the data item. At step 918, the software program 50 in the data repository system 100 determines whether the price offered by the seller falls within the fee range. If the offered price is equal to or greater than the minimum amount, then a monetary sum equal to the offered price is deducted from the fund at step 920. The data item is encrypted at step 922, and sent to the buyer at step 924. However, if the price offered by the buyer at step 916 is less than the minimum amount specified by the seller, then the buyer is notified of the fact that no transaction is made, at step 926.

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PNAS Thus, what has been described is a method and a system for providing a service to a seller who wishes to electronically sell a data item to one or more buyers for a fee through a telecommunication network. A data repository is provided for the seller to store the data item and for the buyer to directly download the data item onto the buyer's input device. Prior to making such a transaction, the buyer is required to deposit a fund into a monetary storage in the data repository. The fee that the buyer pays for downloading the data item is automatically deducted from the deposited fund and credited to the seller. For using the service, the seller must pay a user fee to the data repository service provider.

20 Although the invention has been described with respect to a preferred version thereof, it will be understood by those skilled in the art that the foregoing and various other changes, omissions and deviations in the form and detail thereof may be made without departing from the spirit and scope of this invention.